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<b>TRANSMITTAL FORM</b>  (to be used for all correspondence after initial filing)	Application Number	10/044,679
	Filing Date	01/11/2002
	First Named Inventor	Mark S. Craig
	Art Unit	2171
	Examiner Name	Unknown
Total Number of Pages in This Submission	Attorney Docket Number	32995.12

ENCLOSURES (Check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input checked="" type="checkbox"/> Information Disclosure Statement (second supplement)  <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Reply to Missing Parts/Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers  <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation <input type="checkbox"/> Change of Correspondence Address  <input type="checkbox"/> Terminal Disclaimer  <input type="checkbox"/> Request for Refund  <input type="checkbox"/> CD, Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD	<input type="checkbox"/> After Allowance Communication to TC  <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences  <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief)  <input type="checkbox"/> Proprietary Information  <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): Return Receipt Postcard
<b>Remarks</b> It is believed that no fee is necessary; however, the Commissioner is authorized to charge any fees which may be necessary to Deposit Account No. 500449.		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT			
Firm Name	McAfee & Taft		
Signature			
Printed name	Michael J. LaBrie		
Date	October 6, 2005	Reg. No.	39,507

CERTIFICATE OF TRANSMISSION/MAILING			
I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below: Mail Stop Amendment			
Signature			
Typed or printed name	Michael J. LaBrie	Date	October 6, 2005

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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Atty Dkt No.: 32995.12



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Mark S. Craig, Michael M. Miller and  
Charles H. Downs, Jr.

Application No.: 10/044,679

Group Art Unit: 2171

Filed: January 11, 2002

Examiner: Unknown

For: REAL TIME FINANCIAL  
INSTRUMENT IMAGE EXCHANGE  
SYSTEM AND METHOD

Confirmation No. 9713

**SECOND SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

Sir:

This Second Supplemental Information Disclosure Statement is being filed prior to the mailing date of a first Office Action on the merits in the referenced patent application; therefore, it is believed that no fee is necessary. However, the Commissioner is authorized to charge any fees which may be necessary to Deposit Account No. 500449. A duplicate of this sheet is enclosed. Applicants have become aware of the following references. A copy of the non-patent reference and form PTO-1449 are submitted herewith.

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Mail Stop Amendment, Commissioner For Patents, Post Office Box 1450, Alexandria, Virginia 22313-1450, on the date shown below.

**Michael J. LaBrie**

name of applicant, assignee  
or Registered Representative

Signature

October 6, 2005

Date of Signature

**U.S. Patent Documents**

	<b><u>Patent No.</u></b>	<b><u>Patentee</u></b>	<b><u>Date</u></b>
1.	6,661,910 B2	Jones et al.	12/09/2003

**Other Publications**

2. Publication entitled "BoFA Is Doubtful No-Check Plan," The American Banker, 2 pages (April 10, 1979).

October 6, 2005

Respectfully submitted,



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Attorney for Applicants



Substitute for form 1449/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

**Complete if Known**

Application Number	10/044,679
Filing Date	01/11/2002
First Named Inventor	Mark S. Craig
Art Unit	2171
Examiner Name	Unknown
Attorney Docket Number	32995.12

Sheet 1 of 2

**U. S. PATENT DOCUMENTS**

Examiner Initials	Cite No.	Document Number Number-Kind Code	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	I	US-6,661,910 B2	12/09/2003	Jones et al.	
		US-			
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**FOREIGN PATENT DOCUMENTS**

Examiner Initials	Cite No.	Foreign Patent Document Country Code Number Kind Code	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T

EXAMINER

DATE CONSIDERED

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.



Substitute for form 1449A/PTO

# INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

**COMPLETE IF KNOWN**

Application Number 10/044,679

Filing Date 01/11/2002

First Named Inventor Mark S. Craig

Group Art Unit 2171

Examiner Name Unknown

Sheet	2	of	2	Attorney Docket Number	32995.12
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**OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	
	2	Publication entitled "BoFA Is Doubtful No-Check Plan," <u>The American Banker</u> , 2 pages (April 10, 1979).	

Examiner Signature

Date Considered